

IN RE:

RONALD E. SNYDER
DEBORAH M. STEHLEY-SNYDER
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:18-70160 JAD

Chapter 13

Related to ECF No. 100

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 22nd day of August, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby ORDERED, ADJUDGED and DECREED, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
8/22/23 3:26 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:



JEFFERY A. DELLER Jan
UNITED STATES BANKRUPTCY JUDGE

In re:
Ronald E. Snyder
Deborah M. Stehley-Snyder
Debtors

Case No. 18-70160-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Aug 22, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald E. Snyder, Deborah M. Stehley-Snyder, 632 Sprankle Avenue, Altoona, PA 16602-9302
14788845	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14802973	+ Frederic I. Weinberg, Esq., Law Offices of Frederic Weinberg/Assoc., 375 East Elm Street Suite 210, Conshohocken, PA 19428-1973
14871602	+ U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
14802982	+ Vincent F. Morgan, MD, 205 Tennyson Ave. Ste C, Altoona, PA 16602-4171

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 22 2023 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 22 2023 23:42:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 22 2023 23:41:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: RASEBN@raslg.com	Aug 22 2023 23:41:00	US Bank Trust National Association, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14802971	Email/Text: Bankruptcy@michaelandrewsllc.com	Aug 22 2023 23:41:00	Autovest, LLC, 26261 Evergreen Rd, Suite 390, Southfield, MI 4807
14788837	+ Email/Text: bncnotifications@pheaa.org	Aug 22 2023 23:41:00	Aes/pnc Natl City, P.O. Box 61047, Harrisburg, PA 17106-1047
14788838	+ Email/Text: bankruptcy@acbhq.com	Aug 22 2023 23:41:00	American Credit Bureau, 2755 S Federal Hwy, Boynton Beach, FL 33435-7765
14788839	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Aug 22 2023 23:41:00	Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1839
14788840	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 22 2023 23:48:39	Capital One, Attn: General Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14788842	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 22 2023 23:41:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14788841	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 22 2023 23:41:00	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789

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User: auto

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15302652	+ Email/Text: nsm_bk_notices@mrc cooper.com	Aug 22 2023 23:41:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14802972	+ Email/Text: convergent@ebn.phinsolutions.com	Aug 22 2023 23:42:00	Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
14788843	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 22 2023 23:41:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14793475	Email/Text: mrdiscen@discover.com	Aug 22 2023 23:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14788844	+ Email/Text: mrdiscen@discover.com	Aug 22 2023 23:41:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14975063	Email/Text: ECMCBKNotices@ecmc.org	Aug 22 2023 23:42:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14802975	+ Email/Text: ebn@ltdfin.com	Aug 22 2023 23:41:00	LTD Financial Services LP, 7322 SW Freeway Suite 1600, Houston, TX 77074-2134
14788846	+ Email/Text: bankruptcy@marinerfinance.com	Aug 22 2023 23:41:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14802976	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Credit Management, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
14828473	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14803859	+ Email/Text: bncnotifications@pheaa.org	Aug 22 2023 23:41:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14788847	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 23 2023 00:00:34	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14794743	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 22 2023 23:48:16	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14789748	+ Email/PDF: rmscidi@recoverycorp.com	Aug 22 2023 23:48:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14802979	Email/Text: signed.order@pfwattorneys.com	Aug 22 2023 23:41:00	Pressler and Pressler LP, 7 Entin Road, Parsippany, NJ 07054-5020
14809813	+ Email/Text: ebnpeoples@grblaw.com	Aug 22 2023 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14802977	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 23 2023 00:00:37	Portfolio Recovery Ass., 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14802978	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 23 2023 00:00:32	Portfolio Recovery Ass., 130 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14827170	Email/Text: bnc-quantum@quantum3group.com	Aug 22 2023 23:42:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14788848	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 22 2023 23:42:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
14803698	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 22 2023 23:42:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
14883260	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 22 2023 23:41:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14788849	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 22 2023 23:41:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
14816869	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2023 23:48:59	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA

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			23541-1021
14788850	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 23 2023 00:00:21	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14788851	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2023 23:49:39	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14802980	+ Email/Text: bankruptcydepartment@tsico.com	Aug 22 2023 23:42:00	Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
15442061	+ Email/Text: bkteam@selenefinance.com	Aug 22 2023 23:41:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14802981	Email/Text: skorman@uoc.com	Aug 22 2023 23:42:00	University Orthopedics Center, 101 Regent Court, State College, PA 16801-7965
15588454	^ MEBN	Aug 23 2023 09:51:10	Wilmington Savings Fund Society, FSB, c/o Statebridge Company, LLC, 6061 S. Willow Dr., Suite 300, Greenwood Village, CO 80111-5151
14802047	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 22 2023 23:41:00	Wilmington Savings Fund Society, FSB Trustee(See410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC f/k/a Bayview Loan S
cr		Wilmington Savings Fund Society, FSB, DBA Christia
cr	*+	BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1839
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14975073	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14975074	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14866640	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14802974	##+	Hayt, Hayt & Landau, LLC, 123 S. Broad Street Suite 1660, Philadelphia, PA 19109-1003

TOTAL: 3 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2023 at the address(es) listed below:

District/off: 0315-7

User: auto

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Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bnicholas@kmllawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor US Bank Trust National Association cwohlrab@ecf.courtdrive.com cwohlrab@ecf.courtdrive.com
James Warmbrodt	on behalf of Defendant Wilmington Savings Fund Society FSB bkgroup@kmllawgroup.com
Kevin Scott Frankel	on behalf of Creditor BAYVIEW LOAN SERVICING LLC pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor BAYVIEW LOAN SERVICING LLC KRLITTLE@FIRSTAM.COM
Kristen D. Little	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC KRLITTLE@FIRSTAM.COM
Lisa Cancanon	on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu
Michael John Clark	on behalf of Creditor BAYVIEW LOAN SERVICING LLC mclark@squirelaw.com
Nicole Bernadette Labletta	on behalf of Creditor BAYVIEW LOAN SERVICING LLC Nlabletta@pincuslaw.com, brausch@pincuslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Joint Debtor Deborah M. Stehley-Snyder ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Plaintiff Ronald E. Snyder ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Plaintiff Deborah M. Stehley-Snyder ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Debtor Ronald E. Snyder ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmevf@chapter13trusteedpda.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
William E. Craig	on behalf of Defendant Santander Consumer USA, Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 18